

Information to identify the case:

Debtor 1	<u>Phillip G. Gates</u>	Social Security number or ITIN	xxx-xx-1371
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-23821-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip G. Gates

3/19/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phillip G. Gates
Debtor

Case No. 19-23821-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 19, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Phillip G. Gates, 111 Spruce Lane, West Newton, PA 15089-1235
aty	+ Jonathan S. Safron, 216 S. Jefferson Street, Chicago, IL 60661-5608
15131702	+ CHEVRON APPALACHIA, LLC, 700 Cherrington Pkwy, Coraopolis, PA 15108-4315
15131705	+ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, Revenue Recovery/Bankruptcy, PO Box 117, Columbus, OH 43216
15131708	+ ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
15131709	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15131714	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15165666	EDI: GMACFS.COM	Mar 20 2025 04:14:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15131699	+ EDI: GMACFS.COM	Mar 20 2025 04:14:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15838669	+ EDI: AISACG.COM	Mar 20 2025 04:14:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15131700	^ MEBN	Mar 20 2025 00:13:40	Apothaker Scian P.C., 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15131701	^ MEBN	Mar 20 2025 00:13:51	Barrington Bank & Trust Co. N.A., c/o Wintrust Mortgage, 9700 W Higgins Rd, Rosemont, IL 60018-4796
15131704	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	Collection Service Center, Inc., Attn: Bankruptcy,

District/off: 0315-2

User: auto

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			839 5th Ave., New Kensington, PA 15068-6303
15131703	^ MEBN	Mar 20 2025 00:13:26	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15131707	+ EDI: CMIGROUP.COM	Mar 20 2025 04:08:00	Credit Management LP, Attn: Bankruptcy, 6080 Tennyson Parkway, Ste 100, Plano, TX 75024-6002
15131706	+ EDI: CMIGROUP.COM	Mar 20 2025 04:08:00	Credit Management LP, 6080 Tennyson Parkway, Plano, TX 75024-6002
15131710	+ EDI: AMINFOFP.COM	Mar 20 2025 04:14:00	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15131711	+ EDI: AMINFOFP.COM	Mar 20 2025 04:14:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15131712	EDI: IRS.COM	Mar 20 2025 04:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15167601	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:39:05	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15131713	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:39:19	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15131715	EDI: PRA.COM	Mar 20 2025 04:14:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15131716	EDI: PRA.COM	Mar 20 2025 04:14:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15161574	+ EDI: JEFFERSONCAP.COM	Mar 20 2025 04:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15131717	Email/Text: pitbk@weltman.com	Mar 20 2025 00:21:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842
15561482	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Wintrust Mortgage, PO Box 619096, Dallas, TX 75261-9096
15159947	^ MEBN	Mar 20 2025 00:13:52	Wintrust Mortgage, et. al., c/o Kamari Perry, 9700 W. Higgins Rd., Ste. 300, Rosemont, IL 60018-4736

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wintrust Mortgage, a division of Barrington Bank &
cr		Wintrust Mortgage, a division of Barrington Bank a
cr	*+	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15159958	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Christopher M. Frye	on behalf of Debtor Phillip G. Gates chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. dcarlon@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. logsecf@logs.com
Kathryn L. Harrison	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank and Trust Co., N.A. klh@camlev.com, hlp@camlev.com;candl@camlev.com;tmatiasic@yahoo.com;kmonahan@camlev.com
Mario J. Hanyon	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9